

In re:  
Marquita Kirk  
Debtor

Case No. 21-11771-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Aug 16, 2024

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2024:**

Recip ID	Recipient Name and Address
db	+ Marquita Kirk, 8435 Williams Avenue, Philadelphia, PA 19150-1920
14619540	+ Pennymac Loan Services, LLC, c/o Rebecca Solarz, Esq., 701 Market St., Ste 5000, Philadelphia, PA 19106-1541

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 16 2024 23:29:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 16 2024 23:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14619111	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 16 2024 23:44:36	AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Account: XXXXXXXXXX8954, Oklahoma City, OK 73118-7901
14617514	+ Email/Text: rm-bknotices@bridgecrest.com	Aug 16 2024 23:29:00	Bridgecrest, 7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324
14617516	Email/Text: megan.harper@phila.gov	Aug 16 2024 23:29:00	City of Philadelphia, Law Dept Tax Unit, Bankruptcy Group MSB, 1401 JFK Boulevard, 5th Floor, Philadelphia, PA 19102-1595
14628332	Email/Text: megan.harper@phila.gov	Aug 16 2024 23:29:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14617515	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Aug 16 2024 23:44:49	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14618862	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 16 2024 23:44:34	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14625279	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 16 2024 23:34:25	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14618734	+ Email/Text: rm-bknotices@bridgecrest.com	Aug 16 2024 23:29:00	Carvana, LLC, PO Box 29018, Phoenix, AZ 85038-9018
14617521	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 16 2024 23:44:35	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14624253	Email/Text: bnc-quantum@quantum3group.com	Aug 16 2024 23:28:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA

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			98083-0657
14617517	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Aug 16 2024 23:29:00	Department of Education/Nelnet, Attn: Bankruptcy, Po Box 82561, Lincoln, NE 68501-2561
14617522	Email/PDF: ais.fpc.ebn@aisinfo.com	Aug 16 2024 23:44:43	First Premier Bank, P.O. Box 5147, Sioux Falls, SD 57117-5147
14617523	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Aug 16 2024 23:44:36	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14622332	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 16 2024 23:29:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14617524	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 16 2024 23:29:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
14623326	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 16 2024 23:29:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14617526	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 16 2024 23:29:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
14619114	^ MEBN	Aug 16 2024 23:26:36	PENNYMAC LOAN SERVICES, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14617528	^ MEBN	Aug 16 2024 23:26:31	PGW, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
14617533	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 16 2024 23:34:24	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14626785	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 16 2024 23:34:18	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14617527	+ Email/PDF: ebnotices@pnmac.com	Aug 16 2024 23:44:36	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
14632320	+ Email/PDF: ebnotices@pnmac.com	Aug 16 2024 23:44:34	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
14623834	Email/PDF: resurgentbknofications@resurgent.com	Aug 16 2024 23:34:22	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14617529	+ Email/Text: bankruptcy1@pffcu.org	Aug 16 2024 23:28:00	Police & Fire FCU, Attn: Bankruptcy, 901 Arch St, Philadelphia, PA 19107-2495
14618706	+ Email/Text: bankruptcy1@pffcu.org	Aug 16 2024 23:28:00	Police and Fire Federal Credit Union, One Greenwood Square, 3333 Street Road, Bensalem, PA 19020-2022
14622676	+ Email/Text: JCAP_BNC_Notices@jcap.com	Aug 16 2024 23:29:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
14618434	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Aug 16 2024 23:29:00	U.S. Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14617518	*+	Department of Education/Nelnet, Attn: Bankruptcy, Po Box 82561, Lincoln, NE 68501-2561
14617519	*+	Department of Education/Nelnet, Attn: Bankruptcy, Po Box 82561, Lincoln, NE 68501-2561
14617520	*+	Department of Education/Nelnet, Attn: Bankruptcy, Po Box 82561, Lincoln, NE 68501-2561

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14617525	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
14617530	*+	Police & Fire FCU, Attn: Bankruptcy, 901 Arch St, Philadelphia, PA 19107-2495
14617531	*+	Police & Fire FCU, Attn: Bankruptcy, 901 Arch St, Philadelphia, PA 19107-2495
14617532	*+	Police & Fire FCU, Attn: Bankruptcy, 901 Arch St, Philadelphia, PA 19107-2495

TOTAL: 0 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 18, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2024 at the address(es) listed below:**

Name	Email Address
DAVID M. OFFEN	on behalf of Debtor Marquita Kirk dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Marquita Kirk	)	Case No. 21-11771-pmm
	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: August 16, 2024

For The Court

Timothy B. McGrath  
Clerk of Court